

FREE Homeownership Clinic

Get Smart about Home Finance

Sponsored by HUD's Federal Housing Administration (FHA)

Obtain information to help you make your biggest financial decision your best!

- Trouble making payments?
Find government programs that can help or talk directly to a lender or housing counselor!

- Saddled with a high interest loan?
*Find out about refinance options including **FHA Secure Initiative!***

- Considering a home purchase?
Get tips on selecting the right loan for you!

**Saturday
Sept. 29
9:30 to 2:00**

**General
Sessions and
One-on one
Assistance**

Professionals on-site to assist you!

- Federal and Local Housing Experts
- Housing Counselors; Mortgage Lenders

Location:

Essex County College

303 University Ave Newark NJ 07102

*Use Main Entrance Level 2 from
W. Market or MLK Blvd.
to J. Harry Smith Lecture Hall

Use Public Transit or Park
FREE at Essex County
Garage on Howard St.
For directions, see page 2
of this flyer.



**Obtain more Information and
Register at 1-800-CALLFHA
Registration Encouraged, Walk-ins Welcome**

DIRECTIONS TO PARKING GARAGE

From Route 280 East

Take 280 East to Exit 14 (King Blvd.) - make right at light and proceed south on King Blvd. to the fifth light at W. Market Street. Make a right onto W. Market Street, continue for 1 long block and make the first left onto Howard St. Park in the enclosed parking garage on the right.

From Route 280 West

Take 280 West to Exit 14B (Broad St/King Blvd.) At end of exit make a left: to next intersection (King Blvd.) Make left and follow above directions.

From Garden State Parkway North or South

From Garden State Parkway North or South go to Exit 145 proceed to Rt. 280 East - follow above directions.

From New Jersey Turnpike North or South

From NJ Turnpike North or South go to Exit 15W Route 280 West - follow above directions.

From the West or East using Route 78 Take Route 78 exit 56 (Clinton Avenue). Turn right onto Clinton Ave. and go less than a mile to Martin Luther King Jr. Boulevard. Turn left onto King Blvd., proceed for one mile, and turn left onto W. Market Street. Continue for 1 long block and make the first left onto Howard St. Park in the enclosed parking garage on the right.

From Route 21 South

Take Route 21 South and follow into City of Newark. At Market St. make right and follow Market St through King Blvd. Make the next left onto Howard St. Park in the enclosed parking garage on the right.

From Route 21 North

Take Route 21 North to Raymond Blvd. Make left and proceed west on Raymond Blvd to University Avenue. Make a left on University Ave. to Market Street. Make a right on Market Street through King Blvd. Make the next left onto Howard St. Park in the enclosed parking garage on the right.

TO WALK FROM GARAGE TO HOMEOWNERSHIP CLINIC AT ESSEX COUNTY COLLEGE

Walk back out the Howard St. entrance, turn left and walk to W. Market Street, turn right and walk east on W. Market Street for 1 long block passing the Veterans Courthouse on the right. Cross Martin Luther King Blvd and turn left to cross W. Market St. Continue down W. Market St. and make a left at the sign for “Essex County College—Main Entrance Level 2”. Walk past the Clara E. Dasher Student Center, up the steps, and enter the building immediately in front.

BY PUBLIC TRANSPORTATION

AMTRAK, PATH, MOST NJ TRANSIT RAIL LINES TO NEWARK PENN STATION - At Penn Station, take the Newark City Subway to the second stop which is Washington St. Walk to University Avenue, turn left and walk to Market St. Turn right on Market St. and walk past Parking Lot G. Make a right at the sign for “Essex County College—Main Entrance Level 2”. Walk past the Clara E. Dasher Student Center, up the steps, and enter the building immediately in front.

NJ TRANSIT MORRIS & ESSEX RAIL LINE - Get off at Newark (Broad Street). Walk about seven blocks south on University Avenue to Market St. (You can also take NJ Transit bus #72 or #76, get off on University Ave. at Raymond Boulevard and then walk south to Market. St.) Turn right on Market St. and walk past Parking Lot G. Make a right at the sign for “Essex County College—Main Entrance Level 2”. Walk past the Clara E. Dasher Student Center, up the steps, and enter the building immediately in front.

BUS TRANSPORTATION - More than 30 bus lines from suburban Essex County and other parts of the NJ/NY metropolitan area, including Newark Airport and New York City, come to downtown Newark. Follow signs to University Heights and ECC campus